

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>25-10090</u>
VIVIAN V. VELASQUEZ	Chapter:	<u>7</u>
LUIS A. CARABALLO-CASTILLO	Judge:	<u>MBK</u>

NOTICE OF PROPOSED ABANDONMENT

Bunce D. Atkinson, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Clarkson S. Fisher US Courthouse 402 East State Street Trenton, NJ 08608
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If an objection is filed, a hearing will be held before the Honorable Michael B. Kaplan on June 5, 2025 at 10 a.m. at the United States Bankruptcy Court, Courtroom no. 8. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 615 Decatur Ave Middlesex, NJ Value - \$455,000.00

Liens on property: Flagstar Bank \$285,729.00
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Amount of equity claimed as exempt: \$55,800.00

Objections must be served on, and requests for additional information directed to:

Name: Bunce D. Atkinson, Chapter 7 Trustee
Address: 1011 Highway 71, Suite 200 Spring Lake, NJ 07762-2030
Telephone No.: (732) 449-0525

In re:
Vivian V. Velasquez
Luis A. Caraballo-Castillo
Debtors

Case No. 25-10090-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Apr 30, 2025

Form ID: pdf905

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Vivian V. Velasquez, Luis A. Caraballo-Castillo, 615 Decatur Avenue, Middlesex, NJ 08846-2324
520503695	+ Dr. Anthony Tanious, 1636 Stelton rd, Piscataway, NJ 08854-5343
520503702	Internal Revenue Service, Centralized Insolvency Operation PO Box, Philadelphia, PA 19101-7346
520503714	Td Bank, N.A., Greenville, SC 29607
520503718	+ University Radiology Group, 75 Veronica ave, Somerset, NJ 08873-5002
520503707	+ new jersey department of treasury, Division of taxation, pob 281, Trenton, NJ 08695-0281

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 30 2025 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 30 2025 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520503676	Email/PDF: AffirmBKNotifications@resurgent.com	Apr 30 2025 20:55:41	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520503675	Email/PDF: AffirmBKNotifications@resurgent.com	Apr 30 2025 20:56:02	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520503678	Email/PDF: bncnotices@becket-lee.com	Apr 30 2025 20:56:02	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
520503677	Email/PDF: bncnotices@becket-lee.com	Apr 30 2025 20:55:52	Amex, PO Box 981537, El Paso, TX 79998-1537
520503687	Email/Text: BKPT@cfna.com	Apr 30 2025 20:44:00	CFNA, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
520503686	Email/Text: BKPT@cfna.com	Apr 30 2025 20:44:00	CFNA, PO Box 81315, Cleveland, OH 44181-0315
520503680	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 30 2025 20:55:53	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520503679	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 30 2025 20:56:01	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520503682	Email/PDF: acg.coaf.ebn@aisinfo.com	Apr 30 2025 20:56:06	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520503681	Email/PDF: acg.coaf.ebn@aisinfo.com	Apr 30 2025 20:55:41	Capital One Auto Finance, Credit, Bureau DISPUTE, Plano, TX 75025
520507373	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 30 2025 20:55:39	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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520503683	Email/Text: bnc-thebureaus@quantum3group.com	Apr 30 2025 20:45:00	Capital One National Associat, 650 Dundee Rd, Northbrook, IL 60062-2747
520503684	+ Email/Text: bankruptcy@cavps.com	Apr 30 2025 20:46:00	Cavalry Portfolio Serv, 1 American Ln, Greenwich, CT 06831-2563
520503685	Email/Text: bankruptcy@cavps.com	Apr 30 2025 20:46:00	Cavalry Portfolio Services, Attn: Bankruptcy, 1 American Ln, Ste 220, Greenwich, CT 06831-2563
520503688	Email/Text: bankruptcy@cavps.com	Apr 30 2025 20:46:00	Citibank, 1 American Ln, Greenwich, CT 06831-2560
520503689	^ MEBN	Apr 30 2025 20:41:18	Citibank N.A., 120 Corporate Blvd, Norfolk, VA 23502-4952
520503690	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 30 2025 20:45:00	Dept of Education/Neln, PO Box 82561, Lincoln, NE 68501-2561
520503691	Email/Text: mrdiscen@discover.com	Apr 30 2025 20:44:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
520503692	Email/Text: mrdiscen@discover.com	Apr 30 2025 20:44:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520503694	Email/Text: dplbk@discover.com	Apr 30 2025 20:46:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
520503693	Email/Text: dplbk@discover.com	Apr 30 2025 20:46:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
520503697	Email/Text: servicingmailhub@flagstar.com	Apr 30 2025 20:46:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Dr, Troy, MI 48098-2639
520503696	Email/Text: servicingmailhub@flagstar.com	Apr 30 2025 20:46:00	Flagstar Bank, 5151 Corporate Dr, Troy, MI 48098-2639
520503699	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 30 2025 20:44:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
520503698	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 30 2025 20:44:00	Goldman Sachs Bank USA, PO Box 6112, Philadelphia, PA 19115-6112
520503700	Email/Text: sb_jira_integration@happymoney.com	Apr 30 2025 20:44:00	Happy Money, 21515 Hawthorne Blvd, Torrance, CA 90503-6501
520503701	Email/Text: sb_jira_integration@happymoney.com	Apr 30 2025 20:44:00	Happy Money, Attn: Bankruptcy, 21515 Hawthorne Blvd, Ste 200, Torrance, CA 90503-6512
520503703	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 30 2025 20:55:51	Jpmcb, PO Box 15369, Wilmington, DE 19850-5369
520503704	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 30 2025 20:55:35	Jpmcb, MailCode LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
520503706	+ Email/Text: Documentfiling@lciinc.com	Apr 30 2025 20:44:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-5839
520503705	+ Email/Text: Documentfiling@lciinc.com	Apr 30 2025 20:44:00	Lending Club, 595 Market St, San Francisco, CA 94105-5839
520503708	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Apr 30 2025 20:46:00	New York State - Taxation & Finance Depa, W.A. Harriman Campus, Albany, NY 12227-0001
520503710	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 30 2025 20:55:51	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
520503709	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 30 2025 20:55:52	Portfolio Recov Assoc, 120 Corporate Blvd, Norfolk, VA 23502-4952
520503711	+ Email/Text: rwjebn@rwjbh.org	Apr 30 2025 20:46:00	Robert Wood Johnson Hospital, 110 Rehill ave, Somerset, NJ 08876-2519

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520503713	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 30 2025 20:56:06	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520503712	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 30 2025 20:55:48	Synchrony Bank/Gap, PO Box 71727, Philadelphia, PA 19176-1727
520503715	Email/Text: bankruptcy@td.com	Apr 30 2025 20:45:00	Td Bank, N.A., Attn: Bankruptcy, 1701 Marlton Pike E, Cherry Hill, NJ 08003-2390
520503716	+ Email/Text: bnc-thebureaus@quantum3group.com	Apr 30 2025 20:45:00	The Bureaus Inc, 650 Dundee Rd, Northbrook, IL 60062-2757
520503717	Email/Text: bnc-thebureaus@quantum3group.com	Apr 30 2025 20:45:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
520503720	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 30 2025 20:55:51	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus, MAC X2303-01A FL 3, Des Moines, IA 50328-0001
520503719	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Apr 30 2025 20:55:41	Wells Fargo Bank NA, PO Box 393, Minneapolis, MN 55480-0393
TOTAL: 44			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2025 at the address(es) listed below:

Name	Email Address
Bunce Atkinson	on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Nathan Vaisman	on behalf of Debtor Vivian V. Velasquez vaismanlaw@gmail.com g20495@notify.cincompass.com;vaisman.edwardb128387@notify.bestcase.com
Edward Nathan Vaisman	on behalf of Joint Debtor Luis A. Caraballo-Castillo vaismanlaw@gmail.com g20495@notify.cincompass.com;vaisman.edwardb128387@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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